

<b>Information to identify the case:</b>			
Debtor 1	Gennaro R Rizziello		
First Name	Middle Name	Last Name	
Debtor 2	Michele A Rizziello		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: 21-16701-MEH			

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Gennaro R Rizziello  
aka Jerry R Rizziello Jr., aka Gennaro R  
Rizziello Jr.

Michele A Rizziello

12/5/24

**By the court:** Mark Edward Hall  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Gennaro R Rizziello  
Michele A Rizziello  
Debtors

Case No. 21-16701-MEH  
Chapter 13

District/off: 0312-3  
Date Rcvd: Dec 05, 2024

User: admin  
Form ID: 3180W

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Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Gennaro R Rizziello, Michele A Rizziello, 8 Black Pine Drive, Hamilton, NJ 08610-1306
519291477	+ DSRM/Valero, PO Box 300, Amarillo, TX 79105-0300
519291481	+ Fulton Bank (Cardmember Services), PO Box 6354, Fargo, ND 58125-6354
519291486	+ Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
519306486	+ Rocket Mortgage, LLC fka Quicken Loans, LLC at. el, 635 Woodward Avenue, Detroit MI 48226-3408
519291490	+ Syncb/BP/Amoco, PO Box 965024, Orlando, FL 32896-5024

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 05 2024 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 05 2024 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519291462	+ Email/PDF: bncnotices@becket-lee.com	Dec 05 2024 20:52:42	AMEX, PO Box 1270, Newark, NJ 07101-1270
519312128	Email/PDF: bncnotices@becket-lee.com	Dec 05 2024 20:54:45	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519291463	EDI: BANKAMER	Dec 06 2024 01:25:00	Bank of America, 4161 Piedmont Pkwy, Greensboro, NC 27410
519328719	+ EDI: BANKAMER2	Dec 06 2024 01:26:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519291464	+ EDI: TSYS2	Dec 06 2024 01:25:00	Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
519291474	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 05 2024 20:36:00	Citizens Bank, 1 Citizens Drive, Riverside, RI 02915
519291465	+ EDI: CAPITALONE.COM	Dec 06 2024 01:25:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
519291466	+ EDI: CAPITALONE.COM	Dec 06 2024 01:25:00	Capital One (Bass Pro Shops), PO Box 30285, Salt Lake City, UT 84130-0285
519291467	+ EDI: CAPITALONE.COM	Dec 06 2024 01:25:00	Capital One (Wal Mart), PO Box 30285, Salt Lake City, UT 84130-0285
519309053	+ EDI: AIS.COM	Dec 06 2024 01:26:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519291469	+ EDI: CITICORP	Dec 06 2024 01:25:00	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500

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519291470	+ EDI: CITICORP	Dec 06 2024 01:25:00	Citibank (Exxon Mobil), PO Box 6500, Sioux Falls, SD 57117-6500
519291471	+ EDI: CITICORP	Dec 06 2024 01:25:00	Citibank (Home Depot), PO Box 6500, Sioux Falls, SD 57117-6500
519291472	+ EDI: CITICORP	Dec 06 2024 01:25:00	Citibank (Sears), PO Box 6500, Sioux Falls, SD 57117-6500
519291473	+ EDI: CITICORP	Dec 06 2024 01:25:00	Citibank (Shell), PO Box 6500, Sioux Falls, SD 57117-6500
519330783	EDI: CITICORP	Dec 06 2024 01:25:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519291478	EDI: CITICORP	Dec 06 2024 01:25:00	FDS Bank/DSNB/Macys, 9111 Duke Blvd, Mason, OH 45040
519291485	EDI: CITICORP	Dec 06 2024 01:25:00	Macy's, PO Box 8228, Mason, OH 45040
519329496	EDI: Q3G.COM	Dec 06 2024 01:26:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
519291475	+ EDI: DISCOVER	Dec 06 2024 01:25:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
519295302	EDI: DISCOVER	Dec 06 2024 01:25:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519291476	^ MEBN	Dec 05 2024 20:36:09	Discover Personal Loans, PO Box 71244, Charlotte, NC 28272-1244
519297421	+ EDI: DISCOVERPL	Dec 06 2024 01:26:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
519291480	Email/Text: collecadminbankruptcy@fnni.com	Dec 05 2024 20:36:00	FNB Omaha, PO Box 2557, Omaha, NE 68103
519291479	Email/Text: collecadminbankruptcy@fnni.com	Dec 05 2024 20:36:00	First Bank Card, PO Box 2557, Omaha, NE 68103
519296411	Email/Text: collecadminbankruptcy@fnni.com	Dec 05 2024 20:36:00	First National Bank of Omaha, 1620 Dodge St Stop Code 3129, Omaha Ne 68197
519291482	+ EDI: SYNC	Dec 06 2024 01:25:00	GEMB/Lowes, PO Box 981400, El Paso, TX 79998-1400
519291483	+ EDI: HFC.COM	Dec 06 2024 01:25:00	HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
519345714	^ MEBN	Dec 05 2024 20:36:16	HSBC Bank USA, N.A., 2929 Walden Ave C9, Attn: Business Services, Depew, NY 14043-2690
519291468	EDI: JPMORGANCHASE	Dec 06 2024 01:25:00	Chase Bank USA, 800 Brookside Blvd, Westerville, OH 43081
519314007	+ Email/Text: RASEBN@raslg.com	Dec 05 2024 20:36:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519307381	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Dec 05 2024 20:36:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519336230	+ Email/Text: PBNCNotifications@perituservices.com	Dec 05 2024 20:36:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
519291484	+ Email/Text: PBNCNotifications@perituservices.com	Dec 05 2024 20:36:00	Kohls, PO Box 2983, Milwaukee, WI 53201-2983
519343485	EDI: PRA.COM	Dec 06 2024 01:26:00	Portfolio Recovery Associates, LLC, c/o AEO INC, POB 41067, Norfolk, VA 23541
519348238	EDI: PRA.COM	Dec 06 2024 01:26:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541

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519348235	EDI: PRA.COM	Dec 06 2024 01:26:00	Portfolio Recovery Associates, LLC, c/o R Us, POB 41067, Norfolk VA 23541
519336222	EDI: PRA.COM	Dec 06 2024 01:26:00	Portfolio Recovery Associates, LLC, c/o Walmart, POB 41067, Norfolk VA 23541
519291487	+ EDI: SYNC	Dec 06 2024 01:25:00	Synch, PO Box 965001, Orlando, FL 32896-5001
519291488	+ EDI: SYNC	Dec 06 2024 01:25:00	Synch (Mattress Firm), PO Box 965001, Orlando, FL 32896-5001
519291489	+ EDI: SYNC	Dec 06 2024 01:25:00	Synch/American Eagle, PO Box 965036, Orlando, FL 32896-5036
519291491	+ EDI: SYNC	Dec 06 2024 01:25:00	Synch/PC Richard, PO Box 965033, Orlando, FL 32896-5033
519292738	+ EDI: AIS.COM	Dec 06 2024 01:26:00	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519291493	+ EDI: TDBANKNORTH.COM	Dec 06 2024 01:26:00	TD Bank, PO Box 16027, Lewiston, ME 04243-9513
519345028	+ Email/Text: bncmail@w-legal.com	Dec 05 2024 20:37:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
519291492	+ EDI: WTRRRNBANK.COM	Dec 06 2024 01:26:00	Target, PO Box 59317, Minneapolis, MN 55459-0317
519318948	EDI: USBANKARS.COM	Dec 06 2024 01:26:00	U.S. Bank National Association, Bankruptcy Department, PO Box 5229, Cincinnati, Ohio 45201-5229
519291494	EDI: USBANKARS.COM	Dec 06 2024 01:26:00	US Bank, PO Box 790179, Saint Louis, MO 63179
519291495	+ EDI: USAA.COM	Dec 06 2024 01:25:00	USAA, 10750 McDermott Fwy, San Antonio, TX 78288-1600
519291496	+ EDI: WFFC2	Dec 06 2024 01:25:00	Wells Fargo, 101 N. Phillips Avenue, Sioux Falls, SD 57104-6714
519300042	EDI: WFFC2	Dec 06 2024 01:25:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 53

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519312130	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519321514	*+	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
John Zimnis	on behalf of Joint Debtor Michele A Rizziello njbankruptcylaw@aol.com.
John Zimnis	on behalf of Debtor Gennaro R Rizziello njbankruptcylaw@aol.com.
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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